

Supplemental Security Income (SSI) Social Security Disabled Adult Child, Medicaid and Medicare

How to obtain the benefit
The impact of work on the benefit




Definition of Disability


Child vs Adult





Definition of Disability for Children –


- he or she has a medically determinable physical or mental impairment (or combination of impairments); and
 - the impairment(s) results in marked and severe functional limitations; and
 - the impairment(s) has lasted (or is expected to last) for at least one year or to result in death
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Definition of Disability for Adults –

- The law defines disability as the inability to engage in any substantial gainful activity
 - (SGA - \$1180 - 2018) by reason of any medically determinable physical or mental impairment(s) which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months.
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Supplemental Security Income Program (SSI) Eligibility Requirements

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- Has a mental or physical disability that must last 12 months or longer or result in death.
 - Has little or no income/ work history
 - Has limited resources (under \$2,000)
 - Is a citizen of the United States or a legal alien. And is a resident of this Country.
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- ▶ An income-based/need-based program (not an insurance program)
 - ▶ Maximum benefit \$750 individual/\$500 individual within a household with other members
 - ▶ FYI: When a person becomes eligible for SSI - automatically eligible for Medicaid
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What factors can affect your SSI benefit amount?


- Marital status
- In-kind support
- Household expenses (rent, utilities, etc.)
- Working

Federal Benefit Rate (FBR) for 2018 is \$750.




Social Security Disabled Adult Child Program (SSDAC) Eligibility Requirements

- Is 18 years of age or older
 - Is a dependent of an insured worker who is disabled, retired or deceased
 - Has a disability that began before the age of 22
 - Is not working, or is working but earning less than the SGA level (\$1180 for 2018)
 - Is not married (exception: remains entitled if married to a person on SSDI or SSDAC)
 - Is a citizen of the United States or a legal alien. And is a resident of this Country
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- ▶ Is not an income based programs, depends on parent work history
 - ▶ Maximum benefit $\frac{3}{4}$ or 75% of parent's benefit.
 - ▶ FYI: When a person becomes eligible for SSDAC/Child Benefit - automatically eligible for Medicare after 2 years of cash payments.
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SSI/SSDAC

What is needed to apply


- Description of disability
 - Names, addresses, telephone numbers of treating physicians, specialists, hospitals or any other treatment sources
 - Documentation of income, resources
 - List of medications
 - Work history for last 10 years before onset of disability (if any)
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SSI/SSDAC

What to expect after applying

- SSA field office is responsible for verifying all non-medical eligibility requirements
 - Case is sent to Columbus for disability determination
 - Claimant may be asked to be evaluated by a doctor or therapist that is paid for by the state
 - Applicant will receive letter of approval or denial
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Appeals Process

- Reconsideration
 - Hearing by an administrative law judge
 - Review by the Appeals Council
 - Federal Court review
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SSI Medicaid - MAGI
Formally known as Aged Blind and Disabled


Medicaid is a state and federally-funded health care coverage plan providing health care coverage to certain low-income and medically vulnerable people of all ages



- If applicant receives SSI they are eligible for Medicaid
 - If no SSI, need to be determined disabled by Disability Determination Unit in Columbus
 - Resources below \$2,000
 - Income below \$771
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Medicaid Buy-In For Workers with Disabilities

MBIWD

- Age 16 to 64
 - Has a disability defined by Social Security
 - Is employed in paid work
 - Income is less than 250% of FPL = \$30,350 annual/\$2,529 monthly
 - Resource limit \$11,901
 - Pay a premium if applicable
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Medicare

Part A – Hospital

Part B – Outpatient/ labs/ supplies

Part C – Choice:
Advantage Plans (HMO or PPO)
Or Supplemental Plans

Part D – Drug Coverage



Medicare Savings Programs

Administered by ODJFS as part of the Medicaid program

Sometimes called the “Medicare Buy-In” or Medicare Savings Program (MSP)

Pays for Medicare premiums, Medicare deductibles and/or Medicare coinsurance

Qualified Medicare Beneficiary (QMB)

Specified Low-Income Medicare Beneficial (SLMB)

Qualified Individual-1 (QI-1

Qualified Disabled Working Individuals (QDWIs).


Working and Receiving Disability Benefits



**It is very important to get a benefit analysis before returning
to work or obtaining employment**

Benefits Analysis

A set of benefits and work incentives counseling strategies, services and supports that seek to promote work preparation, attachment and advancement focusing on the enhancement of self-sufficiency and independence of individuals with disability who receive disability benefits and other public entitlements through informed choice, which may result in decreased reliance on public benefit programs and increase financial well being.



Fact vs. Myth

The Myth:

A person who starts working or returns to work will lose their Social Security and health care benefits.

The Fact:

Many people who return to work or begin working can retain their health care and possibly some or all of their Social Security Benefits.





What are the effects of employment


Supplemental Security Income - SSI

Short Answer: Income from working reduces amount of SSI check.

Long Answer:

Social Security uses a complex calculation that determines the amount of the SSI cash benefit a person is eligible for when they begin working or return to work.

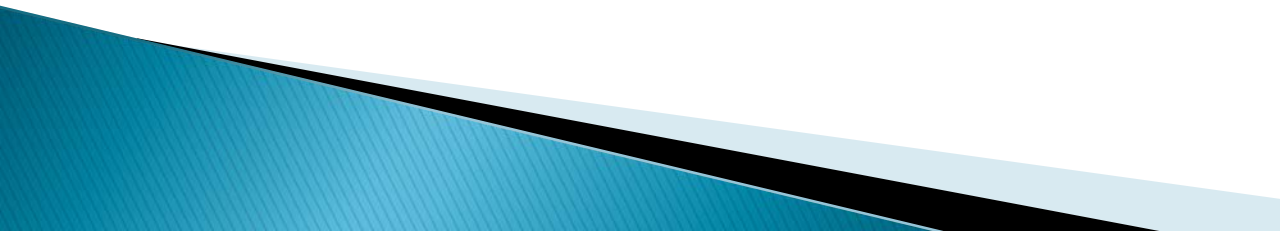
An individual's SSI cash benefit amount can change from month to month based on the amount of income a person earns from working.



SSI Ben. Ana.	Scenarios 1	Scenario 2	Scenario 3
	Not Working	Working 20 hrs. per week @\$8.30 per hr.	Working 40 hrs. per week @\$8.30 per hr.
Earned Income(from work)	\$0.00	\$718.78	\$1437.56
Earned Income Exclusion	-\$20.00	-\$20.00	-\$20.00
Remainder	\$0.00	\$698.78	\$1417.56
General Income Exclusion	\$65.00	-\$65.00	-\$65.00
Remainder	\$0.00	\$633.78	\$1352.56
Remainder divided by 2 (countable income)	\$0.00	\$316.89	\$676.28
Base SSI Amount	\$750.00	\$750.00	\$750.00
Minus countable income	0.00	\$316.89	\$676.28
Adjusted SSI Payment	\$750.00	\$433.11	\$73.72
Gross Earnings		\$718.78	\$1437.56
SSI payment		\$433.11	\$73.72
Available Monthly Income	\$750.00	\$1152.88	\$1511.28



SSI Work Incentives / Employment Supports

- Student Earned Income Exclusion
 - 1619(b)
 - Plan to Achieve Self Support
 - Impairment Related Work Expense
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What are the effects of employment

Social Security Disabled Adult Child - SSDAC


Short Answer: If earnings are below \$1,180 - Keep benefit forever.

Long Answer:

1. **Trial Work Period (TWP):** 9 months of \$850 or more within a 60 month rolling period (checks keep coming)
2. **Extended Period of Eligibility (EPE):** 36 months in a row (no check if earning over the \$1,180 limit/ mo.)
3. **After 1 & 2 --** if over \$1,180 limit, SSDI check terminates



SSDAC Work Incentives / Employment Supports

- Trial Work period - TWP
 - Extended Period of Eligibility
 - Cessation & Grace Period
 - Impairment Related Work Expense
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Questions???



Access to Benefits through LEAP

- ❑ Benefits Screening**
- ❑ Benefits Enrollment**
- ❑ Benefits Applications and Appeals**
- ❑ Benefits Analysis**

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